

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Dirone Underwood
 Cristie Underwood
 Debtors

Case No. 14-11483-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: PaulP
 Form ID: 318

Page 1 of 2
 Total Noticed: 49

Date Rcvd: Aug 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2016.

db/jdb +Dirone Underwood, Cristie Underwood, 71 S. Price Street, Pottstown, PA 19464-5857
 13253295 +Aes/suntrust, Pob 2461, Harrisburg, PA 17105-2461
 13366193 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy, El Segundo, CA 90245-3504
 13374156 Borough of Pottstown, Borough Hall, 100 East High Street, Pottstown, PA, 19464-9525
 13718179 CCB Credit Services, Inc., PO Box 272, Springfield, IL 62705-0272
 13729926 DirecTV, PO Box 5007, Carol Stream, IL 60197-5007
 13333224 EDUCATIONAL CREDIT MANAGEMENT CORP., PO BOX 16408, ST. PAUL, MN 55116-0408
 13253303 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429
 (address filed with court: Focus Receivables Mana, 1130 Northchase Parkway Suite 150, Marietta, GA 30067)
 13253301 +Fed Loan Serv, Po Box 69184, Harrisburg, PA 17106-9184
 13318170 +Law Office of Stephen Ross, P.C., 152 E. High Street, Suite 100, Pottstown, PA 19464-5480
 13253305 +Medical Data Systems I, 2001 9th Ave, Suite 312, Vero beach, FL 32960-6413
 13253307 +Ocwen Loan Servicing L, 3451 Hammond Ave, Waterloo, IA 50702-5345
 13374328 Ocwen Loan Servicing LLC, Attn: Bankruptcy Department, PO Box 24605, West Palm Beach, FL, 33416-4605
 13718180 PECO, PO Box 37629, Philadelphia, PA 19101-0629
 13290976 +PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
 13331834 +POTTSTOWN CLINIC COMPANY C/O PASI, PO BOX 188, BRENTWOOD, TN 37024-0188
 13729925 Phoenixville Hospital, PO Box 504060, Saint Louis, MO 63150-4060
 13718181 Pottstown Memorial Medical Center, PO Box 501144, Saint Louis, MO 63150-1144
 13333008 +Pottstown Memorial Medical Center c/o PASI, PO Box 188, Brentwood, TN 37024-0188
 13718182 Premier Urgent Care, LLC, PO Box 782773, Philadelphia, PA 19178-2773
 13674727 Residential Credit Solutions, Inc., P.O. Box 163229, Fort Worth, TX 76161-3229
 13253311 Specialized Loan Servicing, Inc., PO Box 65450, Salt Lake City, UT 84165-0450
 13718183 Tri-County Emergency Physicians, LLC, PO Box 347028, Pittsburgh, PA 15251-7028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Aug 23 2016 01:59:50 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 23 2016 01:59:14
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 23 2016 01:59:34 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13729927 EDI: AFNIRECOVERY.COM Aug 23 2016 01:48:00 AFNI, Inc., 1310 Martin Luther King Drive,
 PO Box 3517, Bloomington, IL 61702-3517
 13307810 EDI: AIS.COM Aug 23 2016 01:48:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 13253296 EDI: BANKAMER.COM Aug 23 2016 01:48:00 Bank of America, PO Box 15026,
 Wilmington, DE 19850-5026
 13253297 +E-mail/Text: banko@berkscredit.com Aug 23 2016 01:58:53 Berks Credit & Coll,
 900 Corporate Dr, Reading, PA 19605-3340
 13253298 +E-mail/Text: bknotice@bhmlaw.com Aug 23 2016 01:58:55 Blatt, Hasenmiller, Leibske & Moore,
 1835 Market Street, Suite 501, Philadelphia, PA 19103-2933
 13285880 +E-mail/Text: bankruptcy@capvs.com Aug 23 2016 01:59:31 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 13253299 +E-mail/Text: DATA@COLLECTIONCENTERIND.COM Aug 23 2016 02:00:05 Collection Center,
 Attn Collections/Bankruptcy, Po Box 8666, Lancaster, PA 17604-8666
 13253300 +E-mail/Text: bknotice@erccollections.com Aug 23 2016 01:59:26 Enhanced Recovery Corp,
 Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 13253304 +EDI: HFC.COM Aug 23 2016 01:48:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
 13253306 +EDI: MID8.COM Aug 23 2016 01:48:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 13324418 +E-mail/Text: bankruptcygroup@peco-energy.com Aug 23 2016 01:58:54 PECO Energy Company,
 Attn: Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380
 13253309 EDI: PRA.COM Aug 23 2016 01:48:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,
 Norfolk, VA 23541
 13363147 EDI: PRA.COM Aug 23 2016 01:48:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk, VA 23541
 13271283 E-mail/Text: ebn@vativrecovery.com Aug 23 2016 01:58:54 Palisades Acquisition IX, LLC,
 Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX, L,
 PO Box 40728, Houston TX 77240-0728
 13327708 +E-mail/Text: recovery@paypal.com Aug 23 2016 01:58:49 PayPal Inc, Po Box 45950,
 Omaha NE 68145-0950
 13253308 EDI: RMSC.COM Aug 23 2016 01:48:00 Paypal Credit Svcs/GECRB, PO Box 960080,
 Orlando, FL 32896-0080
 13271417 EDI: Q3G.COM Aug 23 2016 01:48:00 Quantum3 Group LLC as agent for, Galaxy Portfolios LLC,
 PO Box 788, Kirkland, WA 98083-0788
 13271418 EDI: Q3G.COM Aug 23 2016 01:48:00 Quantum3 Group LLC as agent for,
 Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788

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Page 2 of 2
Total Noticed: 49

Date Rcvd: Aug 22, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

13321843 +EDI: DRIV.COM Aug 23 2016 01:48:00 Santander Consumer USA, Po Box 560284,
Dallas, TX 75356-0284
13253310 +EDI: DRIV.COM Aug 23 2016 01:48:00 Santander Consumer Usa, Po Box 961245,
Ft Worth, TX 76161-0244
13729928 EDI: SWCR.COM Aug 23 2016 01:48:00 Southwest Credit Systems, LP,
4120 International Pkwy, Suite 1100, Carrollton, TX 75007-1958
13253312 +EDI: VERIZONEAST.COM Aug 23 2016 01:48:00 Verizon, 500 Technology Dr Ste 30,
Weldon Spring, MO 63304-2225
13253313 +EDI: WESTASSET.COM Aug 23 2016 01:48:00 Wst, 101 Convention Center Ste 850,
Las Vegas, NV 89109-2003

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13253302* +Fed Loan Serv, Pob 69184, Harrisburg, PA 17106-9184

TOTALS: 0, * 1, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked ++ were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 24, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2016 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor Residential Credit Solutions, Inc.
ecfmail@mwc-law.com
CHRISOVALANTE FLIAKOS on behalf of Creditor GMAC Mortgage, LLC. paeb@fedphe.com
GARY F. SEITZ gseitz@gsbblaw.com, gfs@trusteesolutions.net;hsmith@gsbblaw.com
JOSEPH L QUINN on behalf of Joint Debtor Cristie Underwood CourtNotices@sjr-law.com
JOSEPH L QUINN on behalf of Debtor Dirone Underwood CourtNotices@sjr-law.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Ditech Financial, LLC bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
LESLIE J. RASE on behalf of Creditor OCWEN LOAN SERVICING, LLC pabk@logs.com, lerase@logs.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 **Dirone Underwood**
First Name Middle Name Last Name
Debtor 2 **Cristie Underwood**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8490**
EIN **-----**
Social Security number or ITIN **xxx-xx-5434**
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **14-11483-elf**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dirone Underwood

Cristie Underwood

8/22/16

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.